

United States Bankruptcy Court
Eastern District of ArkansasIn re:
Elvis A Woolsey
DebtorCase No. 16-16901-pmj
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0860-4

User: lindas
Form ID: 318Page 1 of 2
Total Noticed: 40

Date Rcvd: Sep 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2018.

db +Elvis A Woolsey, 7 Porterfield Road, Greenbrier, AR 72058-8908
 cr +ENGS Commercial Finance Co., 1001 Warrenville Rd, Suite110, Lisle, IL 60532-1392
 5912625 Arkansas Federal Credit Union, PO Box 9, Jacksonville, AR 72078-0009
 5912629 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: CitiCards, PO Box 78045, Phoenix, AZ 85062-8045)
 5912632 +CTS Truck Service, 600 S. German, Blgd #2, Conway, AR 72034-7009
 5927156 #+Chelsea McFadin, 6282 Marshall River Road, Conway, AR 72034-9340
 5912627 +Chelsea McFadin, 535 Enterprise Avenue, Conway, AR 72032-7148
 5912634 +DJ Tire, 301 N. Springfield St, Plumerville, AR 72127-8853
 5927157 +ENGS, Commercial Finance, PO Box 4062, Lisle, IL 60532-9062
 5912635 +Element Financial Corp., C/o Matthew Foley, 655 Business Center Drive, Suite 250, Horsham, PA 19044-3448
 5912637 +Fleet Equipment Leasing, 2505 Farrisview Blvd., Memphis, TN 38118-9513
 5912638 +Hilburn, Calhoon, Harper,, Pruniski & Calhoun Ltd, PO Box 5551, North Little Rock, AR 72119-5551
 5912639 +McFadin Global Logistics LLC, 535 Enterprise Avenue, Conway, AR 72032-7148
 5912640 +Michael W. Gallagher,, Esquire, 401 West Johnson Hwy, Suite 4, East Norristown, PA 19401-1983
 5912641 +Mid South Sales Inc, 243 County Road 414, Jonesboro, AR 72404-7508
 5921006 +Mintaka Financial, LLC, PO Box 2149, Gig Harbor, WA 98335-4149
 5912642 +Misty Woolsey, 212 Nantucket Loop, Maumelle, AR 72113-7268
 5912643 +NAPA Auto Parts, 110 S. Verona Ave., Russellville, AR 72801-5368
 5912644 +On Call Tire, 18 Sublett Circle, Mayflower, AR 72106-9402
 5927158 +Outkast Energy Solutions LLC, 7 Porterfield Road, Greenbrier, AR 72058-8908
 5912648 +Sam McFadin, 535 Enterprise Avenue, Conway, AR 72032-7148
 5927159 +Sam McFadin, 6282 Marshall River Road, Conway, AR 72034-9340
 5912649 Stoughton Rental and, Leasing Company, LLC, C/o Jeremy R. Lange Esq., PO Box 1767, Madison, WI 53701-1767
 5912650 +Summit Commercial, Finance Company, C/o Insurance Center, PO Box 3547, Bellevue, WA 98009-3547
 5912652 +Summit Commercial Finance, PO Box 2149, Gig Harbor, WA 98335-4149
 5912654 +Wex Bank Fleet One, C/o Fresh View Solutions, 10865 Grandview Drive, Suite 2000, Overland Park, KS 66210-1519

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: sfowler@rivertownbank.com Sep 25 2018 00:30:02 River Town Bank, PO Box 577, Dardanelle, AR 72834-0577
 5912626 E-mail/Text: Bankruptcy@my100bank.com Sep 25 2018 00:31:24 Centennial Bank, PO Box 966, Conway, AR 72033
 5912628 EDI: CITICORP.COM Sep 25 2018 04:18:00 CitiCards, Customer Service Center, PO Box 6500, Sioux Falls, SD 57117-6500
 5912630 +EDI: CITICORP.COM Sep 25 2018 04:18:00 CitiCards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
 5912631 EDI: CITICORP.COM Sep 25 2018 04:18:00 CitiCards CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 5912633 EDI: DISCOVER.COM Sep 25 2018 04:18:00 Discover Card Financial, SVC LLC, PO Box 15316, Wilmington, DE 19850-5316
 5915373 EDI: DISCOVER.COM Sep 25 2018 04:18:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 5912636 +E-mail/Text: jcosme@engsfinance.com Sep 25 2018 00:31:32 ENGS, Commercial Finance, 2441 Warrenville Rd, Suite 310, Lisle, IL 60532-3642
 5965147 +EDI: MID8.COM Sep 25 2018 04:18:00 MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 5976502 +EDI: RESURGENT.COM Sep 25 2018 04:18:00 PYOD, LLC, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 5912646 E-mail/Text: newbk@Regions.com Sep 25 2018 00:31:00 Regions Bank, Regions Commercial Bankcard, PO Box 216, Birmingham, AL 35201-0216
 5912645 E-mail/Text: newbk@Regions.com Sep 25 2018 00:31:00 Regions Bank, Regions Commercial Bankcard, PO Box 2224, Birmingham, AL 35246-3042
 5912647 +E-mail/Text: sfowler@rivertownbank.com Sep 25 2018 00:30:02 River Town Bank, 102 N. Front Street, PO Box 577, Dardanelle, AR 72834-0577
 5912653 EDI: RMSC.COM Sep 25 2018 04:18:00 SYNCB/Belks, PO Box 965029, Orlando, FL 32896-5029
 TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5912651 ##+Summit Commercial Finance, 5201 Olympic Drive NW, Suite 210, Gig Harbor, WA 98335-1778
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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Form ID: 318Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2018 at the address(es) listed below:

Arkansas Federal Credit Union k.jackson@afcu.org, k.jackson@afcu.org
 Bunny Bullock on behalf of Creditor River Town Bank bbullock@centurytel.net
 Bunny Bullock on behalf of Interested Party River Town Bank bbullock@centurytel.net
 C. James Kubicek on behalf of Plaintiff Misty Woolsey attorneykubicek@gmail.com
 James F. Dowden jfdowden@swbell.net, AR13@ecfcbis.com
 Pamela G. Perry on behalf of Debtor Elvis A Woolsey pperrylaw@comcast.net,
 pperrylaw@gmail.com;R45120@notify.bestcase.com
 Pamela G. Perry on behalf of Defendant Elvis A Woolsey pperrylaw@comcast.net,
 pperrylaw@gmail.com;R45120@notify.bestcase.com
 Ralph W. Waddell on behalf of Creditor Mid South Sales, Inc. rwaddell@wcjfirm.com,
 kcrum@wcjfirm.com
 Randy L. Grice on behalf of Creditor ENGS Commercial Finance Co. rgrice@hilburnlawfirm.com
 U.S. Trustee (ust) USTPRegion13.LR.ECF@usdoj.gov,
 Shari.Sherman@usdoj.gov;Cecilia.A.Boyle@usdoj.gov;jackie.a.evatt@usdoj.gov;jill.p.eschbacher@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 **Elvis A Woolsey**
 First Name Middle Name Last Name

 Debtor 2
 (Spouse, if filing)
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9140**
 EIN **-----**
 Social Security number or ITIN **-----**
 EIN **-----**

United States Bankruptcy Court **Eastern District of Arkansas**Case number: **4:16-bk-16901****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elvis A Woolsey

By the court:

Dated: 9/24/18

Phyllis M. Jones
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

9/24/18